What is claimed is:

1. An electronic settlement apparatus comprising:

memory for storing discount points representing a property value to be associated with a user to which the said discount points are assigned; and

a processor,

wherein said processor obtains goods data that designates goods and use point data that designates an amount to be appropriated for the price of the said goods, decides the discount points to be newly assigned to said user based on said obtained goods data, and when settlement data, which represents that settlement of purchase of said goods is completed, is supplied, said processor decides that goods represented by said goods data is goods that said user will purchase and updates said discount points stored in said memory to be varied by an amount corresponding to a value obtained by subtracting the value of the discount points designated by said use point data from the value of the discount points decided to be newly assigned to said user.

2. The electronic settlement apparatus according to claim 1, further comprising a receiving server for obtaining said goods data and said use point data from an external section via a network so as to be transferred to said processor, wherein said processor obtains said goods data and said user point data transferred from said receiving server.

3. The electronic settlement apparatus according to claim 1, wherein said memory stores user identification data that identifies the user to which said discount points are assigned to be associated with said discount points, and a password associated with the said user identification data; and said processor obtains information and password representing said user; determines whether or not said memory stores said user identification data that identifies the user represented by said obtained information and said obtained password to be associated with each other; and stops obtaining said goods data or said user point data when determining that said memory stores neither user identification

data nor said password to be associated with each other.

4. The electronic settlement apparatus according to claim 3, wherein said processor obtains information, which is supplied from an external section and which represents the user, in accordance with an instruction supplied from the external section, and generates said user identification data that identifies the user represented by obtained information and said password associated with the said user identification data, and store said user identification data and password in said memory.

5. The electronic settlement apparatus according to claim 3, wherein said memory stores user information unique to the user identified by said corresponding user identification data to be associated with said user identification data.

6. The electronic settlement apparatus according to claim 5, wherein when said processor determines that said user identification data that identifies the user represented by said information obtained by the processor and said password obtained by the processor are stored in said memory to be associated with each other, said processor updates said user information stored in said memory to be associated with the said user identification data to user information supplied from the external section.

7. The electronic settlement apparatus according to claim 1, wherein when said processor determines whether or not said settlement data is supplied to the processor until a predetermined time has elapsed after obtaining goods data, and when said processor determines that no settlement data is supplied thereto, said processor abandons the obtained corresponding goods data.

8. The electronic settlement apparatus according to claim 1, further comprising a settlement server, wherein said settlement server stores settlement points representing a property value to be associated with identification data unique to the said settlement points; determines whether or not said processor obtains said goods data and said use point data; obtains said identification data from the external section when it is determined that said processor obtains said goods data and said use point data; decides that a difference between

an amount of settlement points corresponding to the price of goods represented by said goods data and an amount of settlement points corresponding to the discount points represented by said use point data is appropriated for the price of the said goods; and supplies said settlement data to said processor when the settlement points associated with said obtained identification data are more than said difference.

9. The electronic settlement apparatus according to claim 1, wherein said memory stores conversion rate data representing a conversion rate between said discount points and said settlement points, and said processor specifies the amount of settlement points corresponding to the discount points represented by said use point data according to the conversion rate represented by said conversion rate data.

10. The electronic settlement apparatus according to claim 1, wherein said processor determines whether or not the price of goods represented by said goods data reaches a predetermined minimum purchase amount, and decides that no discount point is assigned to said user when determining that the price of goods does not reach the predetermined minimum purchase amount.

11. The electronic settlement apparatus according to claim 1, wherein said processor determines whether or not the discount points represented by the use point data obtained by the processor are more than predetermined available points, and handles the said available points as discount points.

12. The electronic settlement apparatus according to claim 2, wherein said receiving server supplies goods data and use point data obtained by said receiving server to said processor via a LAN (Local Area Network); and said processor decides discount points to be newly assigned to said user based on the price of said goods data supplied from said receiving server, and updates said discount points stored in said memory to be varied by an amount corresponding to a value obtained by subtracting the discount points designated by use point data supplied from said receiving server from the discount points

13. The electronic settlement apparatus according to claim 2, wherein said receiving server supplies goods data and use point data obtained by said receiving server to said processor via a WWW (World Wide Web); and said processor decides discount points to be newly assigned to said user based on the price of said goods data supplied from said receiving server, and updates said discount points stored in said memory to be varied by an amount corresponding to a value obtained by subtracting the discount points designated by use point data supplied from said receiving server from the discount points decided by said processor.

14. The electronic settlement apparatus according to claim 13, wherein said receiving server generates order identification data unique to each goods data obtained by said receiving server so as to be supplied to said processor, and supplies reception identification data unique to said receiving server to said processor to be associated with said goods data.

15. The electronic settlement apparatus according to claim 1, wherein said memory stores assignment rate data that designates discount points to be newly assigned to said user per unit quantity of the price of said goods; and said processor decides a value obtained by multiplying the price of goods represented by goods data obtained by the processor by the discount points designated by said assignment rate data as discount points to be newly assigned to said user.

16. The electronic settlement apparatus according to claim 1, wherein said goods data includes point designation information that designates discount points to be assigned to a person who purchases goods represented by the said goods data; and said processor decides the discount points represented by said point designation information included in said goods data obtained by said processor as discount points to be newly assigned to said user.

17. The electronic settlement apparatus according to claim 1, wherein said processor generates temporary balance data representing a result obtained by varying the

discount points stored in said memory by amount corresponding to a value obtained by subtracting the discount points designated by use point data from the discount points decided to be newly assigned to said user; handles a value represented by said temporary balance data generated latest as discount points stored in said memory until said settlement data is supplied from the external section; and updates said discount points stored in said memory according to the result represented by said temporary balance data when said settlement data is supplied from the external section.

18. An electronic settlement apparatus comprising:

a receiving server for obtaining goods data that designates goods and use point data that designates an amount to be appropriated for the price of the said goods in the discount points representing a property value from an external section via a network;

memory for storing said discount points to be associated with a user to which the said discount points are assigned; and

a processor,

wherein said memory further stores user identification data that identifies the user to which the said discount points are assigned to be associated with said discount points, and a password associated with the said user identification data; and said processor obtains information and password representing said user from an external section; determines whether or not said memory stores said user identification data that identifies the user represented by said obtained information and said obtained password to be associated with each other; obtains goods data and use point data obtained by said receiving server from said receiving server via said network when determining that said memory stores said user identification data and said password to be associated with each other; prevents said receiving server from obtaining said goods data or said user point data when determining that said memory stores neither user identification data nor said password to be associated with each other; decides discount points to be newly assigned to said user based on the said goods data obtained by said receiving server; decides that goods represented by goods data

obtained from said receiving server is handled as goods that said user will purchase when settlement data representing that settlement of the purchase of said goods is completed is supplied from the external section; and updates said discount points stored by said memory to be varied by an amount corresponding to a difference between the discount points determined to be newly assigned to said user and the discount points designated by the use point data obtained from said receiving server.

19. An electronic settlement method comprising the steps of:

storing discount points representing a property value to be associated with a user to which the said discount points are assigned;

obtaining goods data that designates goods and use point data that designates an amount to be appropriated for the price of the said goods in said discount points from an external section via a network;

deciding a discount points to be newly assigned to said user based on said obtained goods data;

deciding that goods represented by goods data obtained is handled as goods that said user will purchase when settlement data representing that settlement of the purchase of said goods is completed is supplied from the external section; and

updating said discount points stored to be varied by an amount corresponding to a value obtained by subtracting the value of the discount points designated by said use point data from the value of the discount points decided to be newly assigned to said user.

20. A computer-readable storage medium having a computer-program recorded thereon, said computer-program causing a computer to perform functions of:

storing discount points representing a property value to be associated with a user to which the said discount points are assigned;

obtaining goods data that designates goods and use point data that designates an amount to be appropriated for the price of the said goods in said discount points from an external section via a network;

deciding discount points to be newly assigned to said user based on said obtained goods data;

deciding that goods represented by goods data obtained is handled as goods that said user will purchase when settlement data representing that settlement of the purchase of said goods is completed is supplied from the external section; and

updating said discount points stored to be varied by an amount corresponding to a value obtained by subtracting the value of the discount points designated by said use point data from the value of the discount points decided to be newly assigned to said user.

21. A computer data signal embedded in a carrier wave expressing a program for causing a computer to perform functions of:

storing discount points representing a property value to be associated with a user to which the said discount points are assigned;

obtaining goods data that designates goods and use point data that designates an amount to be appropriated for the price of the said goods in said discount points from an external section via a network;

deciding discount points to be newly assigned to said user based on said obtained goods data;

deciding that goods represented by goods data obtained is handled as goods that said user will purchase when settlement data representing that settlement of the purchase of said goods is completed is supplied from the external section; and

updating said discount points stored to be varied by an amount corresponding to a value obtained by subtracting the value of the discount points designated by said use point data from the value of the discount points decided to be newly assigned to said user.